

**Information to identify the case:**

Debtor 1	Sandra L. Scalese		Social Security number or ITIN xxx-xx-0611	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN -----	
			EIN -----	
United States Bankruptcy Court District of New Jersey				
Case number: 15-13146-JNP				

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra L. Scalese

4/8/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Sandra L. Scalese  
 Debtor

Case No. 15-13146-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Apr 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2019.

db +Sandra L. Scalese, 1796 Joel Street, Vineland, NJ 08361-2536  
 aty Paul V. Buonaguro, Division of Law, RJ Hughes Justice Complex, 25 Market St.,  
     PO Box 106, Trenton, NJ 08625-0106  
 cr +Division of Taxation, State of New Jersey, P.O. Box 245, Trenton, NJ 08695-0245  
 cr +Specialized Loan Servicing LLC, P.O. BOX 9013, Addison, TX 75001-9013  
 cr +Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C.,  
     99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 515345541 +Anthony D'Amby Auto Repair, 308 Mashall Ave., Blackwood, NJ 08012-3071  
 515345550 +HSBC Bank Nevada, c/o Main Street Acquisition Corp, 2877 Paradise Road Ste 303,  
     Las Vegas, NV 89109-5239  
 515345552 +Makes Cents Inc, PO Box 10, Parshall, ND 58770-0010  
 515345557 +++++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005  
     (address filed with court: Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163)  
 515448844 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
     TRENTON NJ 08646-0245  
     (address filed with court: State of New Jersey, Department of the Treasury,  
         Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 515345555 Silver Cloud Financial Inc, 635 East Hw3y 20 C, Upper Lake, CA 95485  
 515345556 +Simplexity, SKO Brenner American, 841 Merrick Road, Baldwin, NY 11510-3331  
 515345559 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445  
 516556646 +THE BANK OF NEW YORK MELLON, SERIES 2006-21, c/o Shellpoint Mortgage Servicing,  
     PO Box 10826, Greenville, SC 29603-0826  
 516556647 +THE BANK OF NEW YORK MELLON, SERIES 2006-21, c/o Shellpoint Mortgage Servicing,  
     PO Box 10826, Greenville, SC 29603, THE BANK OF NEW YORK MELLON, SERIES 20,  
     c/o Shellpoint Mortgage Servicing 29603-0826  
 515395077 +The Bank of New York Mellon, Attn Specialized Loan Servicing LLC,  
     8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 09 2019 00:13:16 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 09 2019 00:13:13 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 515345540 +EDI: AMEREXPR.COM Apr 09 2019 03:48:00 American Express, PO Box 981537,  
     El Paso, TX 79998-1537  
 515558591 EDI: BECKLEE.COM Apr 09 2019 03:48:00 American Express Centurion Bank,  
     c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 515510232 +EDI: ATLASACQU.COM Apr 09 2019 03:48:00 Atlas Acquisitions LLC, 294 Union St.,  
     Hackensack, NJ 07601-4303  
 515345542 +EDI: TSYS2.COM Apr 09 2019 03:48:00 Barclays Bank Delaware, 125 South West Street,  
     Wilmington, DE 19801-5014  
 515439572 +E-mail/Text: bncmail@w-legal.com Apr 09 2019 00:13:25 CERASTES, LLC,  
     C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515345543 EDI: CAPITALONE.COM Apr 09 2019 03:48:00 Capital One, PO Box 70884,  
     Charlotte, NC 28272-0884  
 515345544 EDI: CAPITALONE.COM Apr 09 2019 03:48:00 Capital One Bank, PO Box 70884,  
     Charlotte, NC 28272-0884  
 515345545 EDI: CAPITALONE.COM Apr 09 2019 03:48:00 Capital One Bank USA, PO Box 30281,  
     Salt Lake City, UT 84130-0281  
 515499158 +EDI: BASSASSOC.COM Apr 09 2019 03:48:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,  
     3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083  
 515345546 +EDI: WFNNB.COM Apr 09 2019 03:48:00 Comenity Bank/Chadwicks, PO Box 182789,  
     Columbus, OH 43218-2789  
 515345547 EDI: RCSFNBMARIN.COM Apr 09 2019 03:48:00 Credit One Bank, PO Box 60500,  
     City Of Industry, CA 91716-0500  
 515345548 +E-mail/Text: bknotice@ercbpo.com Apr 09 2019 00:13:19 Enhanced Recovery Corp.,  
     8014 Bayberry Road, Jacksonville, FL 32256-7412  
 515345549 +EDI: HFC.COM Apr 09 2019 03:48:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253  
 515345551 +EDI: RESURGENT.COM Apr 09 2019 03:48:00 LVNV Funding, PO Box 10584,  
     Greenville, SC 29603-0584  
 515345553 +EDI: RESURGENT.COM Apr 09 2019 03:48:00 Marin, c/o LVNV Funding LLC, PO Box 10497,  
     Greenville, SC 29603-0497  
 515345554 +EDI: MID8.COM Apr 09 2019 03:48:00 Midland Funding, 8875 Aero Drive Ste 200,  
     San Diego, CA 92123-2255  
 515564349 EDI: PRA.COM Apr 09 2019 03:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
     Norfolk, VA 23541  
 515573940 EDI: PRA.COM Apr 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Chadwick's,  
     POB 41067, Norfolk VA 23541  
 515584414 EDI: PRA.COM Apr 09 2019 03:48:00 Portfolio Recovery Associates, LLC,  
     c/o Dell Financial Services, LLC, POB 41067, Norfolk VA 23541  
 515585387 EDI: RESURGENT.COM Apr 09 2019 03:48:00 PYOD LLC, c/o Shellpoint Mortgage Servicing,  
     P.O. Box 10826, Greenville, SC 29603-0826

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Apr 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515345558	EDI: AGFINANCE.COM Apr 09 2019 03:48:00	Springleaf Financial Services, PO Box 742536, Cincinnati, OH 45274-2536
515345560	+EDI: VERIZONCOMB.COM Apr 09 2019 03:48:00	Verizon, PO Box 26055, Minneapolis, MN 55426-0055
515345561	+EDI: VERIZONCOMB.COM Apr 09 2019 03:48:00	Verizon Wireless, Po Box 26055, Minneapolis, MN 55426-0055
515345562	+EDI: PRA.COM Apr 09 2019 03:48:00	Webbank, c/o Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502-4952

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS Inc., Asset-Backed Certificates, Series 2006-21 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Eric Clayman on behalf of Debtor Sandra L. Scalese jenkins.clayman@verizon.net, connor@jenkinsclayman.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin P. Diskin on behalf of Creditor Specialized Loan Servicing LLC NJ\_ECF\_Notices@McCalla.com  
Stephanie F. Ritigstein on behalf of Debtor Sandra L. Scalese jenkins.clayman@verizon.net, connor@jenkinsclayman.com

TOTAL: 8